LAKE COUNTY
FILED FOR RECORD

2017 048818

2017 AUG -4 PM 12: 30

MICHAEL B. BROWN RECORDER

REAL ESTATE MORTGAGE

This indenture witnesseth that Housemart, Inc., of Lake County, Indiana, as MORTGAGOR,

MORTGAGES AND WARRANTS

to John M Harasin, whose mailing address is 7508 SE Torch Lake Dr., Alden, MI 49612 as MORTGAGEE, the following real estate in Lake County, State of Indiana, to wit:

SECOND RIDGEWAY ADD. MUNSTER LOT 13

Commonly known as 8339 Walnut Dr, Munster, IN 46321

and the rents and profits therefrom, to secure the payment of the principal sum of Fifty Thousand and 00/100 Dollars, (\$50,000.00), when the same shall become due, of all sums due and owing the mortgagor pursuant to the terms of a certain Promissory Note of even date.

This mortgage is second and junior to a mortgage to Curt Eduard Conrad recorded immediately prior to this mortgage.

Mortgagor warrants and agrees to defend the title to the Property, subject to validly existing easements, rights-of-way, and prescriptive rights of record; all presently recorded and validly existing restrictions, reservations, covenants, conditions, oil and gas leases, mineral interests outstanding in person other than Mortgagor, and other instruments, other than conveyance of the surface fee estate, that affect the Property; validly existing rights of adjoining owners in any walls and ferces situated on a common boundary; any discrepancies, conflicts, or shortages in area or boundary lines; and any encroachments or overlapping of improvements.

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, then said indebtedness shall be due and collectible, and this mortgage may be foreclosed, accordingly.

It is further expressly agreed that, until said indehtedness is paid, the Mortgagor will keep all legal taxes, charges and property owner's association does against the real estate paid as they become due, and will keep the buildings thereon insured against fire and other casualties in an amount at least equal to the indebtedness from time to time owing. Mortgagee shall be named as a loss payer on the insurance binder, and the insurance policy must provide that the policy may not be canceled without first giving Mortgagee 14 days written notice. Mortgagee shall have the right to inspect the premises upon giving Mortgagor 24 hours written notice.

The undersigned person executing this mortgage on behalf of Housemart, Inc., represents and certifies that he or she is a duly elected officer of Housemart, Inc., and has been fully empowered, by proper resolution of the Board of Directors of Housemart, Inc., to execute and deliver this mortgage; that Housemart, Inc., has full corporate capacity to mortgage the real estate described herein; and that all necessary corporate action for the making of such mortgage has been taken and done.

IN WITNESS WHEREOF, Housemart, Inc., has caused this mortgage to be executed this <u>24th</u> day of July, 2017.

Housenart, Inc.,

Initials WS

Keturn To: Indiana title network company

325 N. MAIN STREET CROWN POINT, IN 46307

IN CK# 25769

\$55000

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dos

Wayne Sheaffer, President STATE OF INDIANA)) SS: COUNTY OF LAKE) Before me, a Notary Public in and for said County and State, personally appeared Wayne Sheaffer who having been duly sworn, stated that he is the President of Housewart, Inc., who acknowledged the execution of the foregoing Mortgage for and on behalf of said Housemart, Inc., and who, having been duly sworn, stated that the representations therein contained are true. WITNESS my hand and Notarial Scatthinenta's the Brioperty of the Lake County Recorder! MY COMMISSION EXPIRES: Notary Public A Resident of Lake County This Instrument Prepared By: John M. Harasin, 7508 SE Torch Lake Dr., Alden, MI 49612 MANUEL GARCIA JR. Our file No. 8339 Walnut Dr, Munster, IN 46321 Lake County
My Commission Expires August 31, 2024

I AFFIRM, UNDER THE PENALTIES
FOR PERIURY, THAT I HAVE TAKEN
REASONABLE CARE TO REDACT EACH
SOCIAL SECURITY NUMBER IN THIS
DOCUMENT, UNLESS REQUIRED BY LAW.

SCHEDULE C

Commitment/File No.:2017-59290-02

Property Description

The land referred to in this Commitment is described as follows:

Lot 13 in Second Ridgeway Addition, Munster, Indiana, as per plat thereof, recorded in Plat Book 25, page 9, in the Office of the Recorder of Lake County, Indiana.

Commonly known as 8339 Walnut Drive, Munster, IN 46321

"The property address and tax parcel identification number listed are provided solely for informational purposes, without warranty as to accuracy or completeness and are not hereby insured."

